

# BENEFITS NEWS

An Information Publication for State of California Employees

## Long-Term Disability Open Enrollment February 1 - March 4, 2005

### LONG-TERM DISABILITY (LTD) PROGRAM

Long-Term Disability (LTD) is a benefit available to excluded employees that provides income replacement if you become disabled due to an illness or injury and cannot perform your normal job duties for six months or longer.

This program is offered through the Department of Personnel Administration; the plan provider is Standard Insurance Company (The Standard).

As a State employee, you already have some income protection through sick leave or annual leave, Non-Industrial Disability Insurance (NDI), enhanced NDI, and workers' compensation. However, these programs may only cover short-term income gaps, and most coverage is based on the length of the employee's State service. LTD picks up where these other benefits leave off, providing up to either 55% or 65% of your pre-disability income, depending on which plan option you are enrolled in.



LTD offers these enhanced features:

- ❖ Disability income payments up to a maximum of \$6,000/month.
- ❖ If other disability income provides more than 55% or 65% of your salary (depending on which plan option you are enrolled in), LTD will provide a minimum benefit of \$100 or 10% of the approved LTD benefits payment, whichever is greater.
- ❖ No reduction of the LTD benefit payment for certain income, such as vacation benefits, annual leave benefits, or private (individual) disability insurance.
- ❖ Survivor benefits.
- ❖ Tax-free benefit payments.

### Who is eligible?

You must be designated Managerial, Supervisory, Confidential, or Excluded/Exempt, either permanent or probationary, and have a time base of half time or greater. You are also eligible, if you are designated in the special "E" classifications (E01 through E21, E67, E77).

If you are on a limited-term appointment and otherwise meet the eligibility criteria, you may enroll in LTD only if you have a mandatory right of return to a position and time base that also meets the criteria.

### **When can I enroll?**

You may enroll within 60 days of becoming newly eligible (e.g., moving into an excluded classification), and during **open enrollment**.

### **How do I get open enrollment materials?**

In late December 2004, the Department of Personnel Administration (DPA) will mail a notice of the upcoming open enrollment to approximately 30,000 eligible employees. The notice will include educational information from the plan's administrator, The Standard, a plan brochure, with enrollment instructions and an enrollment form. In mid-February a final reminder postcard will be mailed to employees reminding them that the open enrollment period will end on March 4. If you do not receive this information packet or need an enrollment form, please contact your personnel office.

### **How do I enroll during the upcoming open enrollment?**

Enrolling for LTD is easy; simply complete sections A, B and C of the LTD Enrollment Authorization Form and return it to your personnel office for processing. Complete your LTD form as soon as possible, so you will get the earliest effective date.

### **How do I get more information?**

If you have any questions regarding the LTD plan, please contact the Department of Personnel Administration, Benefits Division at (916) 324-0533/Calnet 454-0533.

### **"Financial Security"**



### **For More Information**

#### **Benefits Division**

(916) 322-0300  
CALNET 492-0300

**ARAG Group**  
**Group Legal Services Plan**  
1-800-247-4184

**Dental Program**  
(916) 324-0525  
CALNET 454-0525

**Employee Assistance Program**  
**MHN (Managed Health Network)**  
1-866-327-4762

**FlexElect Program**  
(916) 327-6429  
CALNET 467-6429

**Health Promotion Program**  
(916) 324-9398  
CALNET 454-9398

**Merit Award Board**  
(916) 324-0522  
CALNET 454-0522

**Pre-Tax Parking Program**  
(916) 324-0526  
CALNET 454-0526

**Savings Plus Program**  
1-866-566-4777  
saveplus@dpa.ca.gov

**Vision Service Plan**  
1-800-622-7444 or  
(916) 851-5000

**Workers' Comp. Program**  
(916) 445-9792  
CALNET 485-9792

### **Fax Numbers**

**Benefits Division**  
(916) 322-3769  
CALNET 492-3769

**Savings Plus Program**  
(916) 327-1885  
CALNET 467-1885

**TDD (Any unit in DPA)**  
(916) 327-4266  
CALNET 467-4266

### **Internet Address**

[www.dpa.ca.gov](http://www.dpa.ca.gov)